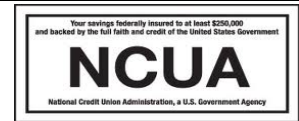


**GARDEN SAVINGS FEDERAL CREDIT UNION**  
**GSFCU FINANCIAL STATEMENTS**  
**June 30, 2022**  
**CHARTER # 18710**



**Balance Sheet**

<b>Assets</b>		<b>Liabilities</b>	
Loans to Members	273,774,531	Shares	375,414,684
Investments	115,517,109	Accounts Payable & Other	10,259,277
Cash	2,179,800	Total Liabilities	<u>385,673,961</u>
Other Assets	<u>21,487,995</u>		
		<b>Member's Equity</b>	
		Net Worth	35,832,393
		Unrealized Gain/(Loss) on Investments	<u>(8,546,919)</u>
		Total Member's Equity	<u>27,285,474</u>
<b>Total Assets</b>	<b><u><u>412,959,436</u></u></b>	<b>Total Liabilities &amp; Member's Equity</b>	<b><u><u>412,959,436</u></u></b>

**Income Statement**

	<b>Month</b>	<b>Year to Date</b>
Interest Income	1,271,926	7,396,890
Investment Income	129,298	744,372
Total Interest Income	<u>1,401,224</u>	<u>8,141,262</u>
Dividend/Interest Expense	<u>305,752</u>	<u>1,825,880</u>
Net Interest Income	<b>1,095,472</b>	<b>6,315,382</b>
Non Interest Income	<u>282,758</u>	<u>1,610,714</u>
<b>Net Revenue</b>	<b>1,378,230</b>	<b>7,926,095</b>
Operating Expenses	1,106,976	6,674,846
Loan Loss Provision	191,916	1,089,677
Other Non Operating Income/(Expense)	85,481	585,368
<b>Net Income/(Loss)</b>	<b><u><u>164,819</u></u></b>	<b><u><u>746,941</u></u></b>